



House of Representatives

General Assembly

File No. 188

February Session, 2008

Substitute House Bill No. 5698

House of Representatives, March 26, 2008

The Committee on Insurance and Real Estate reported through REP. O'CONNOR of the 35th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

AN ACT REQUIRING HEALTH INSURERS TO DISCLOSE EXPERIENCE DATA.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2009*) (a) Each insurer, health
2 care center, hospital and medical service corporation or other entity
3 delivering, issuing for delivery, renewing, continuing or amending any
4 group health insurance policy in this state on or after January 1, 2009,
5 shall disclose, upon request by any employer with more than fifty
6 employees insured under such policy, the following information for
7 the most recent twelve-month period or for the entire period of
8 coverage, whichever is shorter: (1) Aggregate claims incurred by
9 month; (2) premiums paid by month; and (3) the number of insureds,
10 including dependents, by month.

11 (b) This section shall not require such insurer, health care center,
12 hospital and medical service corporation or other entity to disclose any
13 information required by law to be confidential.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>January 1, 2009</i>	New section
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INS *Joint Favorable Subst.*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either chamber thereof for any purpose:

OFA Fiscal Note

State Impact: None

Municipal Impact: None

Explanation

The bill requires insurers in Connecticut to give small employers certain information upon request and will not result in a fiscal impact to Department of Insurance.

The Out Years

State Impact: None

Municipal Impact: None

OLR Bill Analysis**sHB 5698*****AN ACT REQUIRING HEALTH INSURERS TO DISCLOSE EXPERIENCE DATA.*****SUMMARY:**

This bill requires insurers and other entities delivering, issuing, renewing, continuing, or amending an employer's group health insurance policy in Connecticut on or after January 1, 2009 to give the employer, if it has more than 50 employees insured under the policy, certain information upon its request. The following information must be provided, by month, for the shorter of the most recent 12-months or entire coverage period: (1) aggregate claims incurred; (2) premiums paid; and (3) the number of insureds, including dependents. It does not require disclosure of information that is confidential under law.

EFFECTIVE DATE: January 1, 2009

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 18 Nay 1 (03/11/2008)